IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:

Brian D. Lesk

Docket No.:

33081.0500

Serial No.:

09/648,575

Examiner:

Nga B. Nguyen

Filed:

August 25, 2000

Group Art Unit:

3692

Title:

METHOD AND APPARATUS FOR

Confirmation No.:

5787

A PERSONAL FINANCIAL

SERVICE PROVIDER

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated February 1, 2007, of which this Reply is filed within the shortened three month statutory period for reply, please consider the following remarks:

Amendments to the Specification begin on page 2 of this paper.

Listing of the Claims begins on page 3 of this paper.

Remarks/Arguments begin on page 4 of this paper.

A replacement **Drawing** is provided on a separate page at the end of this document.